

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of District of New Jersey**

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 13 bankruptcy case concerning the debtor(s) listed below was filed on 10/31/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carmen Lawrence Aiello  
 aka Larry Aiello, aka Lawrence Aiello  
 330 US Highway 46  
 Great Meadows, NJ 07838-2042

Madeline Marion Aiello  
 aka Madeline Aiello  
 330 US Highway 46  
 Great Meadows, NJ 07838-2042

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
 xxx-xx-5617 (Carmen Lawrence Aiello)  
 xxx-xx-0030 (Madeline Marion Aiello)

United States Bankruptcy Judge:  
 Honorable Michael B. Kaplan

Attorney for Debtor(s) (name and address):  
 Jonathan Stone  
 Law Office of Jonathan Stone  
 490 Schooley's Mountain Road - 3A  
 Hackettstown, NJ 07840-4002  
 Telephone number: (908) 979-9919

Bankruptcy Trustee (name and address):  
 Albert Russo  
 Standing Chapter 13 Trustee  
 CN 4853  
 Trenton, NJ 08650-4853  
 Telephone number: (609) 587-6888

**Meeting of Creditors:**

Date: **December 1, 2011**

Time: **11:00 AM**

Location: **Chapter 13 Standing Trustee - Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **2/29/12**

For a governmental unit: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/30/12**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

402 East State Street  
 Trenton, NJ 08608  
 Telephone number: 609-989-2200

**For the Court:**

Clerk of the Bankruptcy Court:  
 James J. Waldron

**Business Hours:**

8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Date: 11/1/11

## EXPLANATIONS

B9I (Official Form 9I) (12/10)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web Site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline. <b>Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.</b>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

-- Refer to Other Side for Important Deadlines and Notices --

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carmen Lawrence Aiello  
 Madeline Marion Aiello  
 Debtors

Case No. 11-41413-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: b9i

Page 1 of 3  
 Total Noticed: 40

Date Rcvd: Nov 01, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2011.

db/jdb Carmen Lawrence Aiello, Madeline Marion Aiello, 330 US Highway 46,  
 Great Meadows, NJ 07838-2042

tr Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853

smg +U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523

512485982 +All-American Custom Cycles, LLC, 330A Route 46, Great Meadows, NJ 07838-2042

512485984 Bank Of America Home Loans, Po Box 5170, Simi Valley, CA 93062-5170

512485992 +ChexSystems, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703

512485993 +Creditors Financial Group LLC, 3131 South Vaughn Way Suite 110, Aurora, CO 80014-3501

512485994 +Englewood Hospital and Medical Center, 350 Engle Street, Newark, NJ 07189-0001

512485995 +Equifax Credit Information Services, Inc., PO Box 740241, Atlanta, GA 30374-0241

512485996 +Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522

512485997 +Fulton Bank of New Jersey, 176 Mountain Avenue, Hackettstown, NJ 07840-2412

512485999 +Goldman & Warshaw, PC, 34 Maple Avenue Suite 101, Pine Brook, NJ 07058-9394

512486000 +Hackettstown Community Hospital, 651 Willow Grove Street, Hackettstown, NJ 07840-1798

512486002 +Hackettstown Regional Medical Center, PO Box 864, Mahwah, NJ 07430-0864

512486001 Hackettstown Regional Medical Center, 651 Willow Street, Hackettstown, NJ 07840

512486004 Home Depot Credit Services, PO Box 653000, Dallas, TX 75265-3000

512486005 +Keith Aiello, 22 Cemetery Road, Great Meadows, NJ 07838-2013

512486006 +Melanie R. Carrunchio, 330 US Highway 46, Great Meadows, NJ 07838-2042

512486007 +Nissan Motor Acceptance Corporation, 1301 Route 23 South, Butler, NJ 07405-1727

512486008 Nissan Motor Finance Corporation, PO Box 17123, Baltimore, MD 21297-1123

512486012 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515

512486013 +Ryan Aiello, 330 US Hwy 46, Great Meadows, NJ 07838-2042

512486014 +Teresa Aiello, 22 Cemetery Road, Great Meadows, NJ 07838-2013

512486015 +Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19016-2000

512486018 Vistana Cascades Condominium Association, PO Box 105120, Atlanta, GA 30348-5120

512486017 Vistana Cascades Condominium Association, PO Box 22051, Lake Buena Vista, FL 32830-2051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: court@jonstonelaw.com Nov 01 2011 22:14:53 Jonathan Stone,  
 Law Office of Jonathan Stone, 490 Schooley's Mountain Road - 3A,  
 Hackettstown, NJ 07840-4002

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 01 2011 22:21:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

512485983 EDI: BANKAMER2.COM Nov 01 2011 21:28:00 Bank of America, PO Box 15026,  
 Wilmington, DE 19886-5726

512485985 +EDI: BANKAMER2.COM Nov 01 2011 21:28:00 Bank of America Mortgage, Inc., Kenneth D. Lewis,  
 100 North Tryon Street, Charlotte, NC 28255-0001

512485986 +EDI: BANKAMER2.COM Nov 01 2011 21:28:00 Bank of America Mortgage, Inc., Attn: BK Department,  
 100 North Tryon Street, Charlotte, NC 28255-0001

512485989 EDI: CAPITALONE.COM Nov 01 2011 21:28:00 Capital One, N.a., Po Box 85520,  
 Richmond, VA 23285

512485987 +EDI: CAPITALONE.COM Nov 01 2011 21:28:00 Capital One, 15000 Capital One Drive,  
 Richmond, VA 23238-1119

512485988 +EDI: CAPITALONE.COM Nov 01 2011 21:28:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
 Po Box 30285, Salt Lake City, UT 84130-0285

512485990 +EDI: CHASE.COM Nov 01 2011 21:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

512485998 +EDI: RMSC.COM Nov 01 2011 21:28:00 Gemb/qvc, Po Box 965005, Orlando, FL 32896-5005

512486010 EDI: PRA.COM Nov 01 2011 21:28:00 Portfolio Rc, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502

512486009 EDI: PRA.COM Nov 01 2011 21:28:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541

512486011 EDI: PRA.COM Nov 01 2011 21:28:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk, VA 23541

512486016 +E-mail/Text: pdeling@sba.gov Nov 01 2011 22:19:41 US Small Business Administration,  
 Little Rock Servicing Center, 2120 Riverfront Drive, Little Rock, AR 72202-1794

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512485991\* Chase, PO Box 15298, Wilmington, DE 19850-5298  
 512486003\* +Hackettstown Regional Medical Center, P.O. Box 864, Mahwah, NJ 07430-0864

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: b9i

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Total Noticed: 40

Date Rcvd: Nov 01, 2011

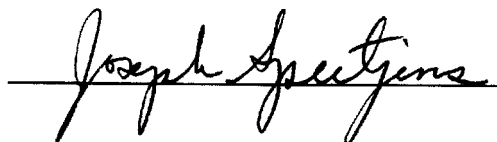
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0312-3

User: admin  
Form ID: b9i

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Total Noticed: 40

Date Rcvd: Nov 01, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 1, 2011 at the address(es) listed below:  
NONE.

TOTAL: 0